

B1 (Official Form 1) (04/13)

United States Bankruptcy Court NORTHERN DISTRICT OF TEXAS FORT WORTH DIVISION				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Zitoon, Shadi Alan			Name of Joint Debtor (Spouse) (Last, First, Middle): Zitoon, Betty Joyce		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): aka Betty Joyce Scarbrough		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-2760			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-5746		
Street Address of Debtor (No. and Street, City, and State): 2902 Penny Lane Euleess, TX			Street Address of Joint Debtor (No. and Street, City, and State): 2902 Penny Lane Euleess, TX		
ZIP CODE 76039			ZIP CODE 76039		
County of Residence or of the Principal Place of Business: Tarrant			County of Residence or of the Principal Place of Business: Tarrant		
Mailing Address of Debtor (if different from street address): 2902 Penny Lane Euleess, TX			Mailing Address of Joint Debtor (if different from street address): 2902 Penny Lane Euleess, TX		
ZIP CODE 76039			ZIP CODE 76039		
Location of Principal Assets of Business Debtor (if different from street address above):					
ZIP CODE					
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding	
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:		Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under title 26 of the United States Code (the Internal Revenue Code).		Nature of Debts (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.	
Filing Fee (Check one box.) <input checked="" type="checkbox"/> Full Filing Fee attached. <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Check one box: Chapter 11 Debtors <input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000					
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input checked="" type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					

B1 (Official Form 1) (04/13)

Page 2

Voluntary Petition <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): Shadi Alan Zitoon Betty Joyce Zitoon	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed: None	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.)			
Name of Debtor: None	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). <div style="display: flex; justify-content: space-between;"> X /s/ James K. Ince James K. Ince 12/31/2013 Date </div>	
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box.)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) <div style="text-align: center;"> _____ (Name of landlord that obtained judgment) </div> <div style="text-align: center;"> _____ (Address of landlord) </div>			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Voluntary Petition*(This page must be completed and filed in every case)*Name of Debtor(s): **Shadi Alan Zitoon**
Betty Joyce Zitoon**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Shadi Alan Zitoon
Shadi Alan Zitoon**X** /s/ Betty Joyce Zitoon
Betty Joyce Zitoon

Telephone Number (If not represented by attorney)

12/31/2013

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.**X** _____
(Signature of Foreign Representative)_____
(Printed Name of Foreign Representative)_____
Date**Signature of Attorney*****X** /s/ James K. Ince
James K. Ince Bar No. **10388920****Bailey and Galyen**
1901 Airport Freeway
Bedford, TX 76021Phone No. **(817) 359-7000** Fax No. **(817) 545-6386**12/31/2013

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual_____
Printed Name of Authorized Individual_____
Title of Authorized Individual_____
Date**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer_____
Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)_____
Address**X** __________
Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

In re: **Shadi Alan Zitoon
Betty Joyce Zitoon**

Case No. _____
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- ☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09)

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

In re: **Shadi Alan Zitoon**
Betty Joyce Zitoon

Case No. _____
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Continuation Sheet No. 1

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Shadi Alan Zitoon
Shadi Alan Zitoon

Date: 12/31/2013

B 1D (Official Form 1, Exhibit D) (12/09)

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

In re: **Shadi Alan Zitoon
Betty Joyce Zitoon**

Case No. _____
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- ☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09)

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

In re: **Shadi Alan Zitoon**
Betty Joyce Zitoon

Case No. _____
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Continuation Sheet No. 1

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Betty Joyce Zitoon
Betty Joyce Zitoon

Date: 12/31/2013

B6A (Official Form 6A) (12/07)

In re **Shadi Alan Zitoon**
Betty Joyce ZitoonCase No. _____
(if known)**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				
Total:			\$0.00	

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re **Shadi Alan Zitoon**
Betty Joyce ZitoonCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	C	\$50.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Chase Checking xxx1191	C	\$151.00
		Chase Savings xxx8076	C	\$47.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit on Duplex Rental	C	\$500.00
4. Household goods and furnishings, including audio, video and computer equipment.		Living Room: couch love seat end tables coffee table tv stereo	C	\$470.00
		Kitchen: table small kitchen electrics refrigerator microwave	C	\$295.00
		Master Bedroom: bed dressers tv desk shelves night stands	C	\$280.00
		Bedroom #1: treadmill	C	\$175.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Shadi Alan Zitoon**
Betty Joyce ZitoonCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		bike file cabinet weight bench book shelves		
		Wii, PS3, XBox360, Dvd Player	C	\$190.00
		2 desktop computers and 1 laptop	C	\$500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Diploma Frames	C	\$60.00
6. Wearing apparel.		Clothing	C	\$650.00
7. Furs and jewelry.		Costume Jewelry	C	\$35.00
8. Firearms and sports, photographic, and other hobby equipment.		Sig Sauer 226	C	\$400.00
		Sig Mosquito	C	\$200.00
		Remington 597	C	\$150.00
		Mosin-Nagant	C	\$100.00
		12 Gauge Shotgun	C	\$50.00
		22 Rifle	C	\$50.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Shadi Alan Zitoon**
Betty Joyce ZitoonCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Fidelity Investment 401K	C	\$20,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		103,250 Shares of Jaguar @0.0023 per share	C	\$238.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Shadi Alan Zitoon**
Betty Joyce ZitoonCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2012 Chevrolet Equinox	C	\$23,300.00
		2001 Nissan Maxima with 73,000 Miles	C	\$5,000.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Shadi Alan Zitoon**
Betty Joyce ZitoonCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 4*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		2 cats, sentimental value	C	\$5.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
Total >				\$52,896.00

4 continuation sheets attached
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (4/13)

In re **Shadi Alan Zitoon**
Betty Joyce ZitoonCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds
\$155,675.*☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash	11 U.S.C. § 522(d)(5)	\$50.00 100% of FMV up to the Statutory Limits	\$50.00
Chase Checking xxx1191	11 U.S.C. § 522(d)(5)	\$151.00 100% of FMV up to the Statutory Limits	\$151.00
Chase Savings xxx8076	11 U.S.C. § 522(d)(5)	\$47.00 100% of FMV up to the Statutory Limits	\$47.00
Security Deposit on Duplex Rental	11 U.S.C. § 522(d)(5)	\$500.00 100% of FMV up to the Statutory Limits	\$500.00
Living Room: couch love seat end tables coffee table tv stereo	11 U.S.C. § 522(d)(3)	\$470.00 100% of FMV up to the Statutory Limits	\$470.00
* Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.		\$1,218.00	\$1,218.00

B6C (Official Form 6C) (4/13) -- Cont.

In re **Shadi Alan Zitoon**
Betty Joyce ZitoonCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Kitchen: table small kitchen electrics refrigerator microwave	11 U.S.C. § 522(d)(3)	\$295.00 100% of FMV up to the Statutory Limits	\$295.00
Master Bedroom: bed dressers tv desk shelves night stands	11 U.S.C. § 522(d)(3)	\$280.00 100% of FMV up to the Statutory Limits	\$280.00
Bedroom #1: treadmill bike file cabinet weight bench book shelves	11 U.S.C. § 522(d)(3)	\$175.00 100% of FMV up to the Statutory Limits	\$175.00
Wii, PS3, XBox360, Dvd Player	11 U.S.C. § 522(d)(3)	\$190.00 100% of FMV up to the Statutory Limits	\$190.00
2 desktop computers and 1 laptop	11 U.S.C. § 522(d)(3)	\$500.00 100% of FMV up to the Statutory Limits	\$500.00
Diploma Frames	11 U.S.C. § 522(d)(3)	\$60.00 100% of FMV up to the Statutory Limits	\$60.00
		\$2,718.00	\$2,718.00

B6C (Official Form 6C) (4/13) -- Cont.

In re **Shadi Alan Zitoon**
Betty Joyce ZitoonCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 2*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Clothing	11 U.S.C. § 522(d)(3)	\$650.00 100% of FMV up to the Statutory Limits	\$650.00
Costume Jewelry	11 U.S.C. § 522(d)(4)	\$35.00 100% of FMV up to the Statutory Limits	\$35.00
Sig Sauer 226	11 U.S.C. § 522(d)(5)	\$400.00 100% of FMV up to the Statutory Limits	\$400.00
Sig Mosquito	11 U.S.C. § 522(d)(5)	\$200.00 100% of FMV up to the Statutory Limits	\$200.00
Remington 597	11 U.S.C. § 522(d)(5)	\$150.00 100% of FMV up to the Statutory Limits	\$150.00
Mosin-Nagant	11 U.S.C. § 522(d)(5)	\$100.00 100% of FMV up to the Statutory Limits	\$100.00
12 Gauge Shotgun	11 U.S.C. § 522(d)(5)	\$50.00 100% of FMV up to the Statutory Limits	\$50.00
22 Rifle	11 U.S.C. § 522(d)(5)	\$50.00 100% of FMV up to	\$50.00
		\$4,353.00	\$4,353.00

B6C (Official Form 6C) (4/13) -- Cont.

In re **Shadi Alan Zitoon**
Betty Joyce ZitoonCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 3*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Fidelity Investment 401K	11 U.S.C. § 522(d)(12)	the Statutory Limits \$20,000.00 100% of FMV up to the Statutory Limits	\$20,000.00
	11 U.S.C. § 522(b)(3)(C)	\$0.00 100% of FMV up to the Statutory Limits	
	11 U.S.C. § 522(n)	\$0.00 100% of FMV up to the Statutory Limits	
103,250 Shares of Jaguar @0.0023 per share	11 U.S.C. § 522(d)(5)	\$238.00	\$238.00
2012 Chevrolet Equinox	11 U.S.C. § 522(d)(2)	\$3,675.00 100% of FMV up to the Statutory Limits	\$23,300.00
	11 U.S.C. § 522(d)(5)	\$2,025.00 100% of FMV up to the Statutory Limits	
2001 Nissan Maxima with 73,000 Miles	11 U.S.C. § 522(d)(2)	\$3,675.00 100% of FMV up to the Statutory Limits	\$5,000.00
	11 U.S.C. § 522(d)(5)	\$1,325.00 100% of FMV up to	
		\$35,291.00	\$52,891.00

B6C (Official Form 6C) (4/13) -- Cont.

In re **Shadi Alan Zitoon**
Betty Joyce ZitoonCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 4*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
2 cats, sentimental value	11 U.S.C. § 522(d)(3)	the Statutory Limits \$5.00 100% of FMV up to the Statutory Limits	\$5.00
		\$35,296.00	\$52,896.00

B6D (Official Form 6D) (12/07)

In re **Shadi Alan Zitoon**
Betty Joyce ZitoonCase No. _____
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxxx4043	C	DATE INCURRED: 02/2012 NATURE OF LIEN: Automobile COLLATERAL: 2012 Chevrolet Equinox REMARKS:				\$17,600.00	
Ally Financial Attn: Bankruptcy PO Box 130424 Roseville, MN 55113		VALUE: \$23,300.00					
Representing: Ally Financial		Ally Financial P. O. Box 380901 Bloomington, MN 55438				Notice Only	Notice Only
Subtotal (Total of this Page) >						\$17,600.00	\$0.00
Total (Use only on last page) >						\$17,600.00	\$0.00

____ No ____ continuation sheets attached

(Report also on
Summary of
Schedules.)(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

B6E (Official Form 6E) (04/13)

In re **Shadi Alan Zitoon**
Betty Joyce ZitoonCase No. _____
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

** Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.* No continuation sheets attached

B6F (Official Form 6F) (12/07)

In re **Shadi Alan Zitoon**
Betty Joyce ZitoonCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxxxx0002 Aes/brazos/us Bank Po Box 2461 Harrisburg, PA 17105	C	DATE INCURRED: 09/2000 CONSIDERATION: Educational REMARKS:				\$3,582.00
ACCT #: xxxxxxxxxxxxxx0001 Aes/brazos/us Bank Po Box 2461 Harrisburg, PA 17105	C	DATE INCURRED: 09/2000 CONSIDERATION: Educational REMARKS:				\$202.00
ACCT #: xxxxxxxxxxxxxx0014 Aes/wells Fargo Po Box 2461 Harrisburg, PA 17105	C	DATE INCURRED: 08/2006 CONSIDERATION: Educational REMARKS:				\$13,663.00
ACCT #: xxxxxxxxxxxxxx0023 Aes/wells Fargo Po Box 2461 Harrisburg, PA 17105	C	DATE INCURRED: 08/2008 CONSIDERATION: Educational REMARKS:				\$9,598.00
ACCT #: xxxxxxxxxxxxxx0010 Aes/wells Fargo Po Box 2461 Harrisburg, PA 17105	C	DATE INCURRED: 08/2005 CONSIDERATION: Educational REMARKS:				\$8,500.00
ACCT #: xxxxxxxxxxxxxx0011 Aes/wells Fargo Po Box 2461 Harrisburg, PA 17105	C	DATE INCURRED: 08/2005 CONSIDERATION: Educational REMARKS:				\$7,962.00
Subtotal >						\$43,507.00
Total >						

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

15 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Shadi Alan Zitoon**
Betty Joyce ZitoonCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCT #: xxxxxxxxxxxxxx0009 Aes/wells Fargo Po Box 2461 Harrisburg, PA 17105	C	DATE INCURRED: 06/2004 CONSIDERATION: Educational REMARKS:				\$6,546.00	
ACCT #: xxxxxxxxxxxxxx0004 Aes/wells Fargo Po Box 2461 Harrisburg, PA 17105	C	DATE INCURRED: 10/2001 CONSIDERATION: Educational REMARKS:				\$5,642.00	
ACCT #: xxxxxxxxxxxxxx0008 Aes/wells Fargo Po Box 2461 Harrisburg, PA 17105	C	DATE INCURRED: 06/2004 CONSIDERATION: Educational REMARKS:				\$5,500.00	
ACCT #: xxxxxxxxxxxxxx0007 Aes/wells Fargo Po Box 2461 Harrisburg, PA 17105	C	DATE INCURRED: 07/2003 CONSIDERATION: Educational REMARKS:				\$5,500.00	
ACCT #: xxxxxxxxxxxxxx0006 Aes/wells Fargo Po Box 2461 Harrisburg, PA 17105	C	DATE INCURRED: 05/2002 CONSIDERATION: Educational REMARKS:				\$5,487.00	
ACCT #: xxxxxxxxxxxxxx0012 Aes/wells Fargo Po Box 2461 Harrisburg, PA 17105	C	DATE INCURRED: 05/2006 CONSIDERATION: Educational REMARKS:				\$5,091.00	
Sheet no. <u>1</u> of <u>15</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal >	\$33,766.00
						Total >	
						(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	

B6F (Official Form 6F) (12/07) - Cont.

In re **Shadi Alan Zitoon**
Betty Joyce ZitoonCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxxxx0015 Aes/wells Fargo Po Box 2461 Harrisburg, PA 17105	C	DATE INCURRED: 05/2007 CONSIDERATION: Educational REMARKS:				\$4,993.00
ACCT #: xxxxxxxxxxxxxx0022 Aes/wells Fargo Po Box 2461 Harrisburg, PA 17105	C	DATE INCURRED: 08/2008 CONSIDERATION: Educational REMARKS:				\$4,073.00
ACCT #: xxxxxxxxxxxxxx0005 Aes/wells Fargo Po Box 2461 Harrisburg, PA 17105	C	DATE INCURRED: 05/2002 CONSIDERATION: Educational REMARKS:				\$3,500.00
ACCT #: xxxxxxxxxxxxxx0017 Aes/wells Fargo Po Box 2461 Harrisburg, PA 17105	C	DATE INCURRED: 08/2007 CONSIDERATION: Educational REMARKS:				\$3,491.00
ACCT #: xxxxxxxxxxxxxx0013 Aes/wells Fargo Po Box 2461 Harrisburg, PA 17105	C	DATE INCURRED: 08/2006 CONSIDERATION: Educational REMARKS:				\$3,409.00
ACCT #: xxxxxxxxxxxxxx0019 Aes/wells Fargo Po Box 2461 Harrisburg, PA 17105	C	DATE INCURRED: 02/2008 CONSIDERATION: Educational REMARKS:				\$3,408.00
Sheet no. <u>2</u> of <u>15</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$22,874.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Shadi Alan Zitoon**
Betty Joyce ZitoonCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxxxx0020 Aes/wells Fargo Po Box 2461 Harrisburg, PA 17105	C	DATE INCURRED: 05/2008 CONSIDERATION: Educational REMARKS:				\$2,837.00
ACCT #: xxxxxxxxxxxxxx0003 Aes/wells Fargo Po Box 2461 Harrisburg, PA 17105	C	DATE INCURRED: 08/2001 CONSIDERATION: Educational REMARKS:				\$2,625.00
ACCT #: xxxxxxxxxxxxxx0021 Aes/wells Fargo Po Box 2461 Harrisburg, PA 17105	C	DATE INCURRED: 05/2008 CONSIDERATION: Educational REMARKS:				\$1,767.00
ACCT #: xxxxxxxxxxxxxx0016 Aes/wells Fargo Po Box 2461 Harrisburg, PA 17105	C	DATE INCURRED: 08/2007 CONSIDERATION: Educational REMARKS:				\$1,754.00
ACCT #: xxxxxxxxxxxxxx0018 Aes/wells Fargo Po Box 2461 Harrisburg, PA 17105	C	DATE INCURRED: 02/2008 CONSIDERATION: Educational REMARKS:				\$1,753.00
ACCT #: xxxxxxxxxxxxxx4723 American Express PO Box 3001 16 General Warren Blvd Malvern, PA 19355	C	DATE INCURRED: 11/2008 CONSIDERATION: Credit Card REMARKS:				\$1,030.00
Sheet no. <u>3</u> of <u>15</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$11,766.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Shadi Alan Zitoon**
Betty Joyce ZitoonCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx3883 American Express PO Box 3001 16 General Warren Blvd Malvern, PA 19355	C	DATE INCURRED: 01/2012 CONSIDERATION: Credit Card REMARKS:				\$1,030.00
ACCT #: xxxxxxxxxxxx5963 American Express PO Box 3001 16 General Warren Blvd Malvern, PA 19355	C	DATE INCURRED: 11/2008 CONSIDERATION: Credit Card REMARKS:				\$1,030.00
ACCT #: xx7671 American Radiology Consultants PO Box 678253 Dallas, TX 75267	C	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$93.00
ACCT #: xT142 Autumn Stoos DO PO Box 740693 Dallas, TX 75374	C	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$236.00
ACCT #: xx2174 Avee Laboratories PO Box 123132 Dallas, TX 75312	C	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$326.00
ACCT #: xxxxxxxxxxxx5231 Bank Of America Po Box 982235 El Paso, TX 79998	C	DATE INCURRED: 07/2007 CONSIDERATION: Credit Card REMARKS:				\$3,507.00
Sheet no. <u>4</u> of <u>15</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal >
						\$6,222.00
						Total >
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Shadi Alan Zitoon**
Betty Joyce ZitoonCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxx1935 Baylor University PO Box 842022 Dallas, TX 75284	C	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$743.00
ACCT #: xxxxxxxxxxxx8039 Capital 1 Bank Attn: Bankruptcy Dept. PO Box 30285 Salt Lake City, UT 84130	C	DATE INCURRED: 08/2002 CONSIDERATION: Credit Card REMARKS:				\$3,755.00
ACCT #: xxx4551 Care Now PO Box 9101 Coppell, TX 75019	C	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$133.00
ACCT #: xxxxxxxxxxxx4080 Comenity Bank/Inbryant 4590 E Broad St Columbus, OH 43213	C	DATE INCURRED: 02/2011 CONSIDERATION: Charge Account REMARKS:				\$684.00
ACCT #: xxx2847 Congress Collection Corp 24901 Northwestern Hwy Ste 300 Southfield, MI 48075	C	DATE INCURRED: 12/2012 CONSIDERATION: Collecting For -STAMATIN INTERNAL MEDICINE REMARKS:				\$264.00
ACCT #: xxxxxxx0014 Crittenton Hosp PO Box 441575 Detroit, MI 48244	C	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$9,344.00
Sheet no. 5 of 15 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$14,923.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Shadi Alan Zitoon**
Betty Joyce ZitoonCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxx3992 Digestive Health Asso 7610 Stemmons Freeway Ste. 500 Dallas, TX 75247	C	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$278.00
ACCT #: xxxxxxxxxxxx8026 Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	C	DATE INCURRED: 11/18/2009 CONSIDERATION: Credit Card REMARKS:				\$2,412.00
ACCT #: xxxxxxx, xxx0276 Diversified HealthCare Serv PO Box 847229 Dallas, TX 75284	C	DATE INCURRED: CONSIDERATION: Collecting For -Baylor Med REMARKS:				\$912.00
Representing: Diversified HealthCare Serv		Baylor Medical PO Box 74038 Dallas, TX 75374				Notice Only
Representing: Diversified HealthCare Serv		Baylor/Centralized Business Serv. 2001 Bryan Street, Ste. 2600 Dallas, TX 75201-3005				Notice Only
ACCT #: xxxx7662 Fac/nab 480 James Robertson Pkwy Nashville, TN 37219	C	DATE INCURRED: 10/2012 CONSIDERATION: Collecting For -ASCENDANT ANESTHESIA REMARKS:				\$128.00
Sheet no. 6 of 15 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$3,730.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Shadi Alan Zitoon**
Betty Joyce ZitoonCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx9735 Fac/nab 480 James Robertson Pkwy Nashville, TN 37219	C	DATE INCURRED: 11/2012 CONSIDERATION: Collecting For -MICHELLE HUDSON CRNA REMARKS:				\$300.00
ACCT #: xxxx9736 Fac/nab 480 James Robertson Pkwy Nashville, TN 37219	C	DATE INCURRED: 11/2012 CONSIDERATION: CollMICHELLE HUDSON CRNA REMARKS:				\$984.00
ACCT #: xxxxxxxxxxxx0002 Fed Loan Serv Po Box 69184 Harrisburg, PA 17106	C	DATE INCURRED: 08/2008 CONSIDERATION: Educational REMARKS:				\$12,296.00
ACCT #: xxxxxxxxxxxx0018 Fed Loan Serv Po Box 69184 Harrisburg, PA 17106	C	DATE INCURRED: 08/2012 CONSIDERATION: Educational REMARKS:				\$12,065.00
ACCT #: xxxxxxxxxxxx0003 Fed Loan Serv Pob 69184 Harrisburg, PA 17106	C	DATE INCURRED: 08/2009 CONSIDERATION: Educational REMARKS:				\$9,003.00
ACCT #: xxxxxxxxxxxx0004 Fed Loan Serv Po Box 69184 Harrisburg, PA 17106	C	DATE INCURRED: 08/2010 CONSIDERATION: Educational REMARKS:				\$9,003.00
Sheet no. <u>7</u> of <u>15</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$43,651.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Shadi Alan Zitoon**
Betty Joyce ZitoonCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxxxx0010 Fed Loan Serv Po Box 69184 Harrisburg, PA 17106	C	DATE INCURRED: 08/2011 CONSIDERATION: Educational REMARKS:				\$8,777.00
ACCT #: xxxxxxxxxxxxxx0001 Fed Loan Serv Pob 69184 Harrisburg, PA 17106	C	DATE INCURRED: 08/2009 CONSIDERATION: Educational REMARKS:				\$8,500.00
ACCT #: xxxxxxxxxxxxxx0016 Fed Loan Serv Po Box 69184 Harrisburg, PA 17106	C	DATE INCURRED: 01/2012 CONSIDERATION: Educational REMARKS:				\$8,385.00
ACCT #: xxxxxxxxxxxxxx0004 Fed Loan Serv Po Box 69184 Harrisburg, PA 17106	C	DATE INCURRED: 08/2010 CONSIDERATION: Educational REMARKS:				\$6,290.00
ACCT #: xxxxxxxxxxxxxx0017 Fed Loan Serv Po Box 69184 Harrisburg, PA 17106	C	DATE INCURRED: 05/2012 CONSIDERATION: Educational REMARKS:				\$4,910.00
ACCT #: xxxxxxxxxxxxxx0015 Fed Loan Serv Pob 69184 Harrisburg, PA 17106	C	DATE INCURRED: 05/2009 CONSIDERATION: Educational REMARKS:				\$4,610.00
Sheet no. <u>8</u> of <u>15</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal >
						\$41,472.00
						Total >
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Shadi Alan Zitoon**
Betty Joyce ZitoonCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxxxx0001 Fed Loan Serv Po Box 69184 Harrisburg, PA 17106	C	DATE INCURRED: 08/2008 CONSIDERATION: Educational REMARKS:				\$3,027.00
ACCT #: xxxxxxxxxxxxxx0011 Fed Loan Serv Po Box 69184 Harrisburg, PA 17106	C	DATE INCURRED: 09/2011 CONSIDERATION: Educational REMARKS:				\$2,026.00
ACCT #: xxxxxxxxxxxxxx0006 Fed Loan Serv Po Box 69184 Harrisburg, PA 17106	C	DATE INCURRED: 05/2010 CONSIDERATION: Educational REMARKS:				\$1,743.00
ACCT #: xxxxxxxxxxxxxx0012 Fed Loan Serv Po Box 69184 Harrisburg, PA 17106	C	DATE INCURRED: 10/2011 CONSIDERATION: Educational REMARKS:				\$1,621.00
ACCT #: xxxxxxxxxxxxxx0005 Fed Loan Serv Po Box 69184 Harrisburg, PA 17106	C	DATE INCURRED: 05/2010 CONSIDERATION: Educational REMARKS:				\$973.00
ACCT #: xxx5500 FirstSource 1232 W. State Rd, Ste 200 Laporte, IN 46350	C	DATE INCURRED: CONSIDERATION: Collecting For -Texas Health HEB REMARKS:				\$37.00

Sheet no. 9 of 15 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$9,427.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Shadi Alan Zitoon**
Betty Joyce ZitoonCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: FirstSource		Texas Health Methodist HEB P.O.Box 916060 Fort Worth, Tx 76191-6060				Notice Only
ACCT #: xxx3424 Firstsource Advantage 1232 W State Rd #2 La Porte, IN 46350	C	DATE INCURRED: 06/2013 CONSIDERATION: Collecting For -TEXAS HEALTH HURST-EULESS-B REMARKS:				\$1,284.00
ACCT #: xxxx0000 Forest Park Medical 111990 N. Central Expressway Dallas, TX 75243	C	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$919,561.00
ACCT #: xxxxxxxxxxxx7647 GECRB/Care Credit Attn: bankruptcy PO Box 103104 Roswell, GA 30076	C	DATE INCURRED: 11/2011 CONSIDERATION: Charge Account REMARKS:				\$5,384.00
ACCT #: xxxxxxxxxxxx5575 GECRB/Care Credit Attn: bankruptcy PO Box 103104 Roswell, GA 30076	C	DATE INCURRED: 10/2011 CONSIDERATION: Charge Account REMARKS:				\$4,536.00
ACCT #: xxxxxxxxxxxx5707 Gecrb/gap Po Box 965005 Orlando, FL 32896	C	DATE INCURRED: 06/2012 CONSIDERATION: Charge Account REMARKS:				\$305.00
Subtotal >						\$931,070.00
Total >						

Sheet no. 10 of 15 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Shadi Alan Zitoon**
Betty Joyce ZitoonCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx5217 GECRB/JC Penny Attention: Bankruptcy PO Box 103104 Roswell, GA 30076	C	DATE INCURRED: 01/2012 CONSIDERATION: Charge Account REMARKS:				\$924.00
ACCT #: xxxxxxxxxxxx2983 GECRB/Old Navy Attn: Bankruptcy PO Box 130104 Roswell, GA 30076	C	DATE INCURRED: 05/2011 CONSIDERATION: Credit Card REMARKS:				\$551.00
ACCT #: xxxxxx2764 Grapevine Emergency Phy PO Box 41587 Philadelphia, PA 19101	C	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$559.00
ACCT #: xxxx8455 Grapevine Fire Dept PO Box 940249 Houston, TX 77094	C	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$1,982.00
ACCT #: x4255 Harish Dhingra 350 Westpark Way Ste. 203 Euless, TX 76040	C	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$141.00
ACCT #: xxxxxxxxxxxx0103 Higher Educ Svc Corp 1250 E Copeland Ro Arlington, TX 76011	C	DATE INCURRED: 05/2004 CONSIDERATION: Educational REMARKS:				\$6,207.00

Sheet no. 11 of 15 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$10,364.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Shadi Alan Zitoon**
Betty Joyce ZitoonCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx0104 Higher Educ Svc Corp 1250 E Copeland Ro Arlington, TX 76011	C	DATE INCURRED: 05/2004 CONSIDERATION: Educational REMARKS:				\$5,764.00
ACCT #: xxxxxxxxxxxx0101 Higher Educ Svc Corp 1250 E Copeland Ro Arlington, TX 76011	C	DATE INCURRED: 07/2002 CONSIDERATION: Educational REMARKS:				\$5,764.00
ACCT #: xxxxxxxxxxxx0105 Higher Educ Svc Corp 1250 E Copeland Ro Arlington, TX 76011	C	DATE INCURRED: 06/2005 CONSIDERATION: Educational REMARKS:				\$4,819.00
ACCT #: xxxxxxxxxxxx0102 Higher Educ Svc Corp 1250 E Copeland Ro Arlington, TX 76011	C	DATE INCURRED: 09/2003 CONSIDERATION: Educational REMARKS:				\$4,742.00
ACCT #: xxxx3945 Inpatient Physician Assoc 9603 White Rock Trail, Ste 200 Dallas, TX 75238	C	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$267.00
ACCT #: xxxxxxxxxxxx1874 Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051	C	DATE INCURRED: 03/2010 CONSIDERATION: Charge Account REMARKS:				\$930.00
Sheet no. <u>12</u> of <u>15</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal >
						\$22,286.00
						Total >
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Shadi Alan Zitoon**
Betty Joyce ZitoonCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx3504 Lab Corp PO Box 2240 Burlington, NC 27216	C	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$439.00
ACCT #: xxx9689 Mdwstrn Audt PO Box 725129 Berkley, MI 48072	C	DATE INCURRED: 10/2012 CONSIDERATION: Collecting For -ROCHESTER EMERGENCY GROUP REMARKS:				\$266.00
ACCT #: xxxxxx0000 Michael Haas Brophy 800 W. Airport Freeway, #1015 Irving, TX 75062	C	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$346.00
ACCT #: xxxxxx0001 Money Recovery Nationwide PO Box 13129 Lansing, MI 48901	C	DATE INCURRED: 12/2012 CONSIDERATION: Collecting For -ROCHESTER RADIOLOGY PC REMARKS:				\$26.00
ACCT #: xxxx5809 North Hills Hospital PO Box 99400 Louisville, KY 40269	C	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$1,021.00
ACCT #: xxxxxxxx8467 Quantum Financial Bus 2820 S Padre Island Dr S Corpus Christi, TX 78415	C	DATE INCURRED: 08/2013 CONSIDERATION: Collecting For -MEDICAL CLINIC OF NORTH TEXAS REMARKS:				\$20.00

Sheet no. 13 of 15 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$2,118.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Shadi Alan Zitoon**
Betty Joyce ZitoonCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx*x3922 Radiological Consultants Assoc PO Box 740968 Dallas, TX 75374	C	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$19.00
ACCT #: xxxxxxxx3303 Recovery Svcs Of Ameri Po Box 815335 Dallas, TX 75381	C	DATE INCURRED: 04/2012 CONSIDERATION: Collection Attorney REMARKS:				\$628.00
ACCT #: xxxxxxx66-EH RMS 77 Hartland Street St. 401 PO Box 280431 East Hartford, CT 06128	C	DATE INCURRED: CONSIDERATION: Collecting For -Travellers Ins. REMARKS:				\$41.00
ACCT #: xxxxxx6379 Rochester Emergency Group PO Box 96115 Oklahoma City, OK 73143	C	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$261.00
ACCT #: xxxxxxxxxx4251 Rs Clark And Associate 12990 Pandora Dr Ste 150 Dallas, TX 75238	C	DATE INCURRED: 06/2013 CONSIDERATION: Collecting For -FIRST CHOICE EMERGENCY ROOM REMARKS:				\$150.00
ACCT #: xxxxxx xxx x3362 Spineteam Texas 1340 Main Street, Ste 100 Grapevine, TX 76051	C	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$555.00

Sheet no. 14 of 15 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$1,654.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Shadi Alan Zitoon**
Betty Joyce ZitoonCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Sprint P. O. Box 54977 Los Angeles, CA 90054	C	DATE INCURRED: CONSIDERATION: Contract/Lease REMARKS: Cell Phone Service Lease				Unknown
ACCT #: xxxxxxxxxxxx2476 The E & A Group Po Box 5070 Laguna Beach, CA 92652	C	DATE INCURRED: 01/2013 CONSIDERATION: Collecting For -EXAGEN DIAGNOSTICS INC. REMARKS:				\$457.00
ACCT #: xxx-xxx5895 Totech Healthcare Inc./Rhema Medical PO Box 4769 Plant City, FL 33563	C	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$211.00
Sheet no. 15 of 15 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$668.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						\$1,199,498.00

B6G (Official Form 6G) (12/07)

In re **Shadi Alan Zitoon**
Betty Joyce ZitoonCase No. _____
(if known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
<p>Frontline Property Management 5601 Bridge St. Fort Worth, TX 76112</p> <p>Sprint P. O. Box 54977 Los Angeles, CA 90054</p>	<p>Duplex Lease Contract to be ASSUMED</p> <p>Cell Phone Service Lease Contract to be REJECTED</p>

B6H (Official Form 6H) (12/07)

In re **Shadi Alan Zitoon**
Betty Joyce ZitoonCase No. _____
(if known)**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Fill in this information to identify your case:

Debtor 1	Shadi	Alan	Zitoon
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Betty	Joyce	Zitoon
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		NORTHERN DISTRICT OF TEXAS	
Case number (if known)			

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I**Schedule I: Your Income****12/13**

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed
Occupation	Customer Quality Specialist	Unemployed
Employer's name	Continental Automotive Systems	
Employer's address	One Continental Drive Number Street	Number Street
	Auburn Hills MI 48326 City State Zip Code	City State Zip Code
How long employed there?	3 years	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$4,689.75	\$0.00
3. Estimate and list monthly overtime pay.	+ \$0.00	\$0.00
4. Calculate gross income. Add line 2 + line 3.	\$4,689.75	\$0.00

Debtor 1 **Shadi** **Alan** **Zitoon** Case number (if known) _____
 First Name Middle Name Last Name

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here ➔	4. <u>\$4,689.75</u>	<u>\$0.00</u>	
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a. <u>\$672.53</u>	<u>\$0.00</u>	
5b. Mandatory contributions for retirement plans	5b. <u>\$0.00</u>	<u>\$0.00</u>	
5c. Voluntary contributions for retirement plans	5c. <u>\$281.39</u>	<u>\$0.00</u>	
5d. Required repayments of retirement fund loans	5d. <u>\$0.00</u>	<u>\$0.00</u>	
5e. Insurance	5e. <u>\$318.08</u>	<u>\$0.00</u>	
5f. Domestic support obligations	5f. <u>\$0.00</u>	<u>\$0.00</u>	
5g. Union dues	5g. <u>\$0.00</u>	<u>\$0.00</u>	
5h. Other deductions. Specify: <u>See continuation sheet</u>	5h. <u>+\$24.77</u>	<u>\$0.00</u>	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. <u>\$1,296.77</u>	<u>\$0.00</u>	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. <u>\$3,392.98</u>	<u>\$0.00</u>	
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. <u>\$0.00</u>	<u>\$0.00</u>	
8b. Interest and dividends	8b. <u>\$0.00</u>	<u>\$0.00</u>	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. <u>\$0.00</u>	<u>\$0.00</u>	
8d. Unemployment compensation	8d. <u>\$0.00</u>	<u>\$0.00</u>	
8e. Social Security	8e. <u>\$0.00</u>	<u>\$0.00</u>	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. <u>\$0.00</u>	<u>\$0.00</u>	
8g. Pension or retirement income	8g. <u>\$0.00</u>	<u>\$0.00</u>	
8h. Other monthly income. Specify: _____	8h. <u>+\$0.00</u>	<u>\$0.00</u>	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$0.00	\$0.00	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$3,392.98	+ \$0.00	= \$3,392.98
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____			
		11. <u>\$0.00</u>	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies.		12. \$3,392.98	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?			
<input type="checkbox"/> No. <div style="border: 1px solid black; padding: 5px; margin-top: 5px;"> Joint Debtor will have a temporary/sporadic adjunct teaching assignments at community colleges. Work is not guaranteed and is temporary and part time. Schedule I reflects only debtor's regular salary. Joint Debtor has no assignments presently. </div>			

Debtor 1 Shadi Alan Zitoon Case number (if known) _____
 First Name Middle Name Last Name

5h. Other Payroll Deductions (details)	For Debtor 1	For Debtor 2 or non-filing spouse
<u>Life Insurance</u>	<u>\$5.91</u>	<u>\$0.00</u>
<u>LTD/AD</u>	<u>\$18.86</u>	<u>\$0.00</u>
Totals:	<u>\$24.77</u>	<u>\$0.00</u>

Fill in this information to identify your case:

Debtor 1	Shadi	Alan	Zitoon
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Betty	Joyce	Zitoon
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: NORTHERN DISTRICT OF TEXAS			
Case number (if known)			

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date: _____
- MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses**12/13**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household**1. Is this a joint case?**

- ☐ No. Go to line 2.
- ☒ Yes. Does Debtor 2 live in a separate household?
- ☒ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☒ No☐ Yes. Fill out this information for each dependent.....**Dependent's relationship to Debtor 1 or Debtor 2****Dependent's age****Does dependent live with you?**☐ No☐ Yes☐ No☐ Yes☐ No☐ Yes☐ No☐ Yes☐ No☐ Yes**3. Do your expenses include expenses of people other than yourself and your dependents?**☒ No☐ Yes**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

Your expenses**4. The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.4. **\$835.00****If not included in line 4:**

4a. Real estate taxes

4a. **\$0.00**

4b. Property, homeowner's, or renter's insurance

4b. **\$0.00**

4c. Home maintenance, repair, and upkeep expenses

4c. **\$150.00**

4d. Homeowner's association or condominium dues

4d. **\$0.00**

Debtor 1	Shadi	Alan	Zitoon	Case number (if known)
	First Name	Middle Name	Last Name	

Your expenses

5. Additional mortgage payments for your residence, such as home equity loans	5.	<u>\$0.00</u>
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	<u>\$175.00</u>
6b. Water, sewer, garbage collection	6b.	<u>\$50.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	<u>\$75.00</u>
6d. Other. Specify: <u>Internet</u>	6d.	<u>\$60.00</u>
7. Food and housekeeping supplies	7.	<u>\$400.00</u>
8. Childcare and children's education costs	8.	<u>\$0.00</u>
9. Clothing, laundry, and dry cleaning	9.	<u>\$10.00</u>
10. Personal care products and services	10.	<u>\$0.00</u>
11. Medical and dental expenses	11.	<u>\$725.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	<u>\$225.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	<u>\$10.00</u>
14. Charitable contributions and religious donations	14.	<u>\$0.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	<u>\$0.00</u>
15b. Health insurance	15b.	<u>\$0.00</u>
15c. Vehicle insurance	15c.	<u>\$200.00</u>
15d. Other insurance. Specify: <u>Renter's Insurance</u>	15d.	<u>\$25.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	<u>\$0.00</u>
17. Installment or lease payments:		
17a. Car payments for Vehicle 1 2012 Chevy Equinox	17a.	<u>\$450.00</u>
17b. Car payments for Vehicle 2 0	17b.	<u>\$0.00</u>
17c. Other. Specify: <u>0</u>	17c.	<u>\$0.00</u>
17d. Other. Specify: <u>0</u>	17d.	<u>\$0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	<u>\$0.00</u>
19. Other payments you make to support others who do not live with you. Specify: _____	19.	<u>\$0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a.	<u>\$0.00</u>
20b. Real estate taxes	20b.	<u>\$0.00</u>
20c. Property, homeowner's, or renter's insurance	20c.	<u>\$0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d.	<u>\$0.00</u>
20e. Homeowner's association or condominium dues	20e.	<u>\$0.00</u>

Debtor 1 **Shadi** **Alan** **Zitoon** Case number (if known) _____
 First Name Middle Name Last Name

<p>21. Other. Specify: _____</p> <p>22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.</p> <p>23. Calculate your monthly net income.</p> <p>23a. Copy line 12 (your combined monthly income) from Schedule I.</p> <p>23b. Copy your monthly expenses from line 22 above.</p> <p>23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.</p>	<p>21. + <u> </u> \$0.00</p> <p>22. <div style="border: 1px solid black; padding: 2px; display: inline-block;"><u> </u> \$3,390.00</div></p> <p>23a. <u> </u> \$3,392.98</p> <p>23b. - <u> </u> \$3,390.00</p> <p>23c. <div style="border: 1px solid black; padding: 2px; display: inline-block;"><u> </u> \$2.98</div></p>
--	---

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes.

Explain here:

Will get renter's insurance. Also, heavy ongoing medical expenses for both. Also, no student loans are presently being repaid.

B 6 Summary (Official Form 6 - Summary) (12/13)

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

In re **Shadi Alan Zitoon**
Betty Joyce Zitoon

Case No.

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	5	\$52,896.00		
C - Property Claimed as Exempt	Yes	5			
D - Creditors Holding Secured Claims	Yes	1			\$17,600.00
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1			\$0.00
F - Creditors Holding Unsecured Nonpriority Claims	Yes	16			\$1,199,498.00
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	3			
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$3,390.00
TOTAL		37	\$52,896.00	\$1,217,098.00	

B 6 Summary (Official Form 6 - Summary) (12/13)

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

In re **Shadi Alan Zitoon**
Betty Joyce Zitoon

Case No.

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$231,408.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$231,408.00

State the following:

Average Income (from Schedule I, Line 12)	\$3,392.98
Average Expenses (from Schedule J, Line 22)	\$3,390.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$5,940.54

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$1,199,498.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$1,199,498.00

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Shadi Alan Zitoon**
Betty Joyce Zitoon

Case No. _____
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ **39** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **12/31/2013**

Signature **/s/ Shadi Alan Zitoon**
Shadi Alan Zitoon

Date **12/31/2013**

Signature **/s/ Betty Joyce Zitoon**
Betty Joyce Zitoon

[If joint case, both spouses must sign.]

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

In re: **Shadi Alan Zitoon**
Betty Joyce Zitoon

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$57,201.38	2013---Debtor YTD Wages 11.29.2013
\$49,416.00	2012---Debtor Wages
\$47,505.00	2011---Debtor Wages
\$7,504.72	2013---Joint Debtor Wages 11.30.2013
\$14,401.00	2012---Joint Debtor Wages
\$14,400.00	2011---Joint Debtor Wages

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the TWO YEARS immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None ☐ a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Ally Financial Attn: Bankruptcy PO Box 130424 Roseville, MN 55113	Monthly (Last 90 days)	\$450.00	\$17,600.00
Frontline Property Management 5601 Bridge St. Fort Worth, TX 76112	Monthly (Last 90 days)	\$2,505.00	
GE Capital	Monthly	\$310.00	

B7 (Official Form 7) (04/13)

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

In re: **Shadi Alan Zitoon**
Betty Joyce Zitoon

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

- None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

- None ☒ c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

- None ☒ List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/13)

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

In re: **Shadi Alan Zitoon**
Betty Joyce Zitoon

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within ONE YEAR immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Bailey and Galyen 1901 Airport Freeway Bedford, TX 76021		\$1,800.00

10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within ONE YEAR immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 DAYS preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None ☒ If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

B7 (Official Form 7) (04/13)

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

In re: **Shadi Alan Zitoon**
Betty Joyce Zitoon

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

16. Spouses and Former Spouses

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

Current Spouse:

Betty Zitoon
DOM: 10/27/2006

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

B7 (Official Form 7) (04/13)

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

In re: **Shadi Alan Zitoon**
Betty Joyce Zitoon

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

18. Nature, location and name of business

None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

**NAME, ADDRESS, AND LAST FOUR DIGITS OF
SOCIAL-SECURITY OR OTHER INDIVIDUAL
TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN**

NATURE OF BUSINESS

**BEGINNING AND ENDING
DATES**

Debtor was Self Employed, sub contractor

**Self Employed/Sub Contractor as a
Local Representative for
Manufacturing Companies**

2002-2010

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within SIX YEARS immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None ☒ a. List all bookkeepers and accountants who within TWO YEARS immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None ☒ b. List all firms or individuals who within TWO YEARS immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within TWO YEARS immediately preceding the commencement of this case.

B7 (Official Form 7) (04/13)

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

In re: **Shadi Alan Zitoon**
Betty Joyce Zitoon

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

20. Inventories

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

- None ☒ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

- None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

- None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

- None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within ONE YEAR immediately preceding the commencement of this case.

- None ☒ b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within ONE YEAR immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

- None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during ONE YEAR immediately preceding the commencement of this case.

24. Tax Consolidation Group

- None ☒ If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within SIX YEARS immediately preceding the commencement of the case.

25. Pension Funds

- None ☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within SIX YEARS immediately preceding the commencement of the case.

B7 (Official Form 7) (04/13)

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

In re: **Shadi Alan Zitoon**
Betty Joyce Zitoon

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 12/31/2013

Signature /s/ Shadi Alan Zitoon
of Debtor Shadi Alan Zitoon

Date 12/31/2013

Signature /s/ Betty Joyce Zitoon
of Joint Debtor Betty Joyce Zitoon
(if any)

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.
18 U.S.C. §§ 152 and 3571*

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: **Shadi Alan Zitoon**
Betty Joyce Zitoon

CASE NO

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1		
Creditor's Name: Ally Financial Attn: Bankruptcy PO Box 130424 Roseville, MN 55113 xxxxxxxx4043	Describe Property Securing Debt: 2012 Chevrolet Equinox	
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)): Property is (check one): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt		

PART B -- Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: Frontline Property Management 5601 Bridge St. Fort Worth, TX 76112	Describe Leased Property: Duplex Lease	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
Property No. 2		
Lessor's Name: Sprint P. O. Box 54977 Los Angeles, CA 90054	Describe Leased Property: Cell Phone Service Lease	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>

B 8 (Official Form 8) (12/08)

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: **Shadi Alan Zitoon**
Betty Joyce Zitoon

CASE NO

CHAPTER **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Continuation Sheet No. 1

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date 12/31/2013

Signature /s/ Shadi Alan Zitoon
Shadi Alan Zitoon

Date 12/31/2013

Signature /s/ Betty Joyce Zitoon
Betty Joyce Zitoon

B 201B (Form 201B) (12/09)

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

In re **Shadi Alan Zitoon**
Betty Joyce Zitoon

Case No. _____

Chapter 7

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

<u>Shadi Alan Zitoon</u>	X <u>/s/ Shadi Alan Zitoon</u>	<u>12/31/2013</u>
	Signature of Debtor	Date
<u>Betty Joyce Zitoon</u>		
Printed Name(s) of Debtor(s)	X <u>/s/ Betty Joyce Zitoon</u>	<u>12/31/2013</u>
Case No. (if known) _____	Signature of Joint Debtor (if any)	Date

Certificate of Compliance with § 342(b) of the Bankruptcy Code

I, **James K. Ince**, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice required by § 342(b) of the Bankruptcy Code.

/s/ James K. Ince

James K. Ince, Attorney for Debtor(s)
Bar No.: 10388920
Bailey and Galyen
1901 Airport Freeway
Bedford, TX 76021
Phone: (817) 359-7000
Fax: (817) 545-6386
E-Mail: jince@galyen.com

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income
(\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$46 administrative fee: Total fee \$1213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: **Shadi Alan Zitoon**
Betty Joyce Zitoon

CASE NO

CHAPTER 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	\$1,800.00
Prior to the filing of this statement I have received:	\$1,800.00
Balance Due:	\$0.00

2. The source of the compensation paid to me was:
☒ Debtor ☐ Other (specify)
3. The source of compensation to be paid to me is:
☒ Debtor ☐ Other (specify)
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- ☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

12/31/2013

Date

/s/ James K. Ince

James K. Ince
Bailey and Galyen
1901 Airport Freeway
Bedford, TX 76021
Phone: (817) 359-7000 / Fax: (817) 545-6386

Bar No. 10388920

/s/ Shadi Alan Zitoon
Shadi Alan Zitoon

/s/ Betty Joyce Zitoon
Betty Joyce Zitoon

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: **Shadi Alan Zitoon**
Betty Joyce Zitoon

CASE NO

CHAPTER **7**

VERIFICATION OF MAILING LIST

In accordance with Local Rule 1002, the above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of my knowledge. I also certify that the attached mailing list

☒ [X] is the first mailing list filed in this case.

☐ [] adds entities not listed on previously filed mailing list(s).

☐ [] changes or corrects name(s) and address(es) on previously filed mailing list(s).

☐ [] deleted name(s) and address(es) on previously filed mailing list(s).

Date 12/31/2013

Signature /s/ Shadi Alan Zitoon
Shadi Alan Zitoon

Date 12/31/2013

Signature /s/ Betty Joyce Zitoon
Betty Joyce Zitoon

Aes/brazos/us Bank
Po Box 2461
Harrisburg, PA 17105

Aes/wells Fargo
Po Box 2461
Harrisburg, PA 17105

Ally Financial
Attn: Bankruptcy
PO Box 130424
Roseville, MN 55113

Ally Financial
P. O. Box 380901
Bloomington, MN 55438

American Express
PO Box 3001
16 General Warren Blvd
Malvern, PA 19355

American Radiology Consultants
PO Box 678253
Dallas, TX 75267

Attorney General Child Support Division
Region 4 Bankruptcy Section
400 South Zang #1100
Dallas, TX 75208

Attorney General--Bankruptcy
P.O. Box 12548
Austin, TX 78711-2548

Attorney General--U.S. Dept.of Justice
10th Constitution Avenue NW
Washington, DC 20530

Autumn Stoos DO
PO Box 740693
Dallas, TX 75374

Avee Laboratories
PO Box 123132
Dallas, TX 75312

Bank Of America
Po Box 982235
El Paso, TX 79998

Baylor Medical
PO Box 74038
Dallas, TX 75374

Baylor University
PO Box 842022
Dallas, TX 75284

Baylor/Centralized Business Serv.
2001 Bryan Street, Ste. 2600
Dallas, TX 75201-3005

Capital 1 Bank
Attn: Bankruptcy Dept.
PO Box 30285
Salt Lake City, UT 84130

Care Now
PO Box 9101
Coppell, TX 75019

Comenity Bank/lnbryant
4590 E Broad St
Columbus, OH 43213

Congress Collection Corp
24901 Northwestern Hwy Ste 300
Southfield, MI 48075

Crittenton Hosp
PO Box 441575
Detroit, MI 48244

Digestive Health Asso
7610 Stemmons Freeway Ste. 500
Dallas, TX 75247

Discover Fin Svcs Llc
Po Box 15316
Wilmington, DE 19850

Diversified HealthCare Serv
PO Box 847229
Dallas, TX 75284

Donna Webb, AUSA
801 Cherry St. Unit 4
Fort Worth, TX 76102

Fac/nab
480 James Robertson Pkwy
Nashville, TN 37219

Fed Loan Serv
Po Box 69184
Harrisburg, PA 17106

Fed Loan Serv
Pob 69184
Harrisburg, PA 17106

FirstSource
1232 W. State Rd, Ste 200
Laporte, IN 46350

Firstsource Advantage
1232 W State Rd #2
La Porte, IN 46350

Forest Park Medical
111990 N. Central Expressway
Dallas, TX 75243

GECRB/Care Credit
Attn: bankruptcy
PO Box 103104
Roswell, GA 30076

Gecrb/gap
Po Box 965005
Orlando, FL 32896

GECRB/JC Penny
Attention: Bankruptcy
PO Box 103104
Roswell, GA 30076

GECRB/Old Navy
Attn: Bankruptcy
PO Box 130104
Roswell, GA 30076

Grapevine Emergency Phy
PO Box 41587
Philadelphia, PA 19101

Grapevine Fire Dept
PO Box 940249
Houston, TX 77094

Harish Dhingra
350 Westpark Way Ste. 203
Euless, TX 76040

Higher Educ Svc Corp
1250 E Copeland Ro
Arlington, TX 76011

Inpatient Physician Assoc
9603 White Rock Trail, Ste 200
Dallas, TX 75238

Internal Revenue Service--Insolvency
P.O. Box 7346
Philadelphia, PA 19101-7346

IRS-SBSE INSOLVENCY AREA 10
1100 Commerce, MC 5026
Dallas, TX 75242

Kohls/capone
N56 W 17000 Ridgewood Dr
Menomonee Falls, WI 53051

Lab Corp
PO Box 2240
Burlington, NC 27216

Linebarger Goggan Blair
2323 Bryan Street
1720 Univision Center
Dallas, TX 75201-2644

Mdwstrn Audt
PO Box 725129
Berkley, MI 48072

Michael Haas Brophy
800 W. Airport Freeway, #1015
Irving, TX 75062

Money Recovery Nationwide
PO Box 13129
Lansing, MI 48901

North Hills Hospital
PO Box 99400
Louisville, KY 40269

Perdue Brandon Fielder Collins & Mott
P.O. Box 13430
Arlington, TX 76094-0430

Quantum Financial Bus
2820 S Padre Island Dr S
Corpus Christi, TX 78415

Radiological Consultants Assoc
PO Box 740968
Dallas, TX 75374

Recovery Svcs Of Ameri
Po Box 815335
Dallas, TX 75381

RMS
77 Hartland Street St. 401
PO Box 280431
East Hartford, CT 06128

Rochester Emergency Group
PO Box 96115
Oklahoma City, OK 73143

Rs Clark And Associate
12990 Pandora Dr Ste 150
Dallas, TX 75238

Spineteam Texas
1340 Main Street, Ste 100
Grapevine, TX 76051

Sprint
P. O. Box 54977
Los Angeles, CA 90054

State Comptroller
Revenue Accounting Div/Bankrup
PO Box 13528
Austin, TX 78711

TABC
Licenses and Permits Division
PO Box 13127
Austin, TX 78711-3127

Tax Division
U.S. Department of Justice
717 N. Harwood, Suite 400
Dallas, TX 75201

TEC
TEC Building - Bankruptcy
101 East 15th Street
Austin, TX 78714-9080

Texas Health Methodist HEB
P.O.Box 916060
Fort Worth, Tx 76191-6060

The E & A Group
Po Box 5070
Laguna Beach, CA 92652

Totech Healthcare Inc./Rhema Medical
PO Box 4769
Plant City, FL 33563

U.S. Attorney General
Main Justice Building, Room 5111
10th & Constitution Ave., N.W.
Washington, DC 20530

United States Attorney
1100 Commerce Room 300
Dallas, TX 75242

B22A (Official Form 22A) (Chapter 7) (04/13)In re: **Shadi Alan Zitoon**
Betty Joyce Zitoon

Case Number:

According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):

- ☐ The presumption arises.
- ☒ The presumption does not arise.
- ☐ The presumption is temporarily inapplicable.

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

Part I. MILITARY AND NON-CONSUMER DEBTORS	
1A	<p>Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part 1A, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
1B	<p>Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.</p>
1C	<p>Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</p> <p><input type="checkbox"/> Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <p style="margin-left: 40px;">a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and</p> <p style="margin-left: 80px;"><input type="checkbox"/> I remain on active duty /or/</p> <p style="margin-left: 80px;"><input type="checkbox"/> I was released from active duty on _____, which is less than 540 days before this bankruptcy case was filed;</p> <p style="margin-left: 80px;">OR</p> <p style="margin-left: 40px;">b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/</p> <p style="margin-left: 80px;"><input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days, terminating on _____, which is less than 540 days before this bankruptcy case was filed.</p>

B22A (Official Form 22A) (Chapter 7) (04/13)**Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION**

2	<p>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.</p> <p>b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code."</p> <p>Complete only Column A ("Debtor's Income") for Lines 3-11.</p> <p>c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above.</p> <p>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</p> <p>d. <input checked="" type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</p>	<p>Column A</p> <p>Debtor's Income</p>	<p>Column B</p> <p>Spouse's Income</p>												
<p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p>															
3	Gross wages, salary, tips, bonuses, overtime, commissions.	\$4,689.75	\$1,250.79												
4	<p>Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.</p> <table border="1" data-bbox="199 863 1138 982"> <tr> <td>a.</td> <td>Gross receipts</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary business expenses</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>c.</td> <td>Business income</td> <td colspan="2">Subtract Line b from Line a</td> </tr> </table>	a.	Gross receipts	\$0.00	\$0.00	b.	Ordinary and necessary business expenses	\$0.00	\$0.00	c.	Business income	Subtract Line b from Line a		\$0.00	\$0.00
a.	Gross receipts	\$0.00	\$0.00												
b.	Ordinary and necessary business expenses	\$0.00	\$0.00												
c.	Business income	Subtract Line b from Line a													
5	<p>Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</p> <table border="1" data-bbox="199 1104 1138 1220"> <tr> <td>a.</td> <td>Gross receipts</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary operating expenses</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>c.</td> <td>Rent and other real property income</td> <td colspan="2">Subtract Line b from Line a</td> </tr> </table>	a.	Gross receipts	\$0.00	\$0.00	b.	Ordinary and necessary operating expenses	\$0.00	\$0.00	c.	Rent and other real property income	Subtract Line b from Line a		\$0.00	\$0.00
a.	Gross receipts	\$0.00	\$0.00												
b.	Ordinary and necessary operating expenses	\$0.00	\$0.00												
c.	Rent and other real property income	Subtract Line b from Line a													
6	Interest, dividends, and royalties.	\$0.00	\$0.00												
7	Pension and retirement income.	\$0.00	\$0.00												
8	<p>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.</p>	\$0.00	\$0.00												
9	<p>Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" data-bbox="199 1623 1138 1703"> <tr> <td>Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td>Debtor \$0.00</td> <td>Spouse \$0.00</td> </tr> </table>	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$0.00	Spouse \$0.00	\$0.00	\$0.00									
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$0.00	Spouse \$0.00													

B22A (Official Form 22A) (Chapter 7) (04/13)

10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.								
	<table border="1"> <tr> <td>a.</td> <td></td> <td></td> </tr> <tr> <td>b.</td> <td></td> <td></td> </tr> </table>	a.			b.				
a.									
b.									
	Total and enter on Line 10	\$0.00	\$0.00						
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	\$4,689.75	\$1,250.79						
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$5,940.54							

Part III. APPLICATION OF § 707(b)(7) EXCLUSION

13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$71,286.48
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: <u>Texas</u> b. Enter debtor's household size: <u>2</u>	\$56,296.00
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII. <input checked="" type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.	

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)

16	Enter the amount from Line 12.	\$5,940.54									
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.										
	<table border="1"> <tr> <td>a.</td> <td></td> <td></td> </tr> <tr> <td>b.</td> <td></td> <td></td> </tr> <tr> <td>c.</td> <td></td> <td></td> </tr> </table>	a.			b.			c.			
a.											
b.											
c.											
	Total and enter on Line 17.	\$0.00									
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$5,940.54									

Part V. CALCULATION OF DEDUCTIONS FROM INCOME**Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)**

19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	\$1,053.00
-----	--	-------------------

B22A (Official Form 22A) (Chapter 7) (04/13)

19B	<p>National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th colspan="3" style="text-align: left; padding: 2px;">Persons under 65 years of age</th> <th colspan="3" style="text-align: left; padding: 2px;">Persons 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td style="width: 5%; text-align: center;">a1.</td> <td style="width: 70%;">Allowance per person</td> <td style="width: 25%; text-align: right;">\$60.00</td> <td style="width: 5%; text-align: center;">a2.</td> <td>Allowance per person</td> <td style="text-align: right;">\$144.00</td> </tr> <tr> <td style="text-align: center;">b1.</td> <td>Number of persons</td> <td style="text-align: center;">2</td> <td style="text-align: center;">b2.</td> <td>Number of persons</td> <td></td> </tr> <tr> <td style="text-align: center;">c1.</td> <td>Subtotal</td> <td style="text-align: right;">\$120.00</td> <td style="text-align: center;">c2.</td> <td>Subtotal</td> <td style="text-align: right;">\$0.00</td> </tr> </tbody> </table>	Persons under 65 years of age			Persons 65 years of age or older			a1.	Allowance per person	\$60.00	a2.	Allowance per person	\$144.00	b1.	Number of persons	2	b2.	Number of persons		c1.	Subtotal	\$120.00	c2.	Subtotal	\$0.00	\$120.00
Persons under 65 years of age			Persons 65 years of age or older																							
a1.	Allowance per person	\$60.00	a2.	Allowance per person	\$144.00																					
b1.	Number of persons	2	b2.	Number of persons																						
c1.	Subtotal	\$120.00	c2.	Subtotal	\$0.00																					
20A	<p>Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.</p>	\$556.00																								
20B	<p>Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. DO NOT ENTER AN AMOUNT LESS THAN ZERO.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tbody> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 70%;">IRS Housing and Utilities Standards; mortgage/rental expense</td> <td style="width: 25%; text-align: right;">\$1,191.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Net mortgage/rental expense</td> <td>Subtract Line b from Line a.</td> </tr> </tbody> </table>	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$1,191.00	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$0.00	c.	Net mortgage/rental expense	Subtract Line b from Line a.	\$1,191.00															
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$1,191.00																								
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$0.00																								
c.	Net mortgage/rental expense	Subtract Line b from Line a.																								
21	<p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p>																									
22A	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.</p> <p><input type="checkbox"/> 0 <input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$554.00																								

B22A (Official Form 22A) (Chapter 7) (04/13)

22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		\$0.00
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. DO NOT ENTER AN AMOUNT LESS THAN ZERO.		
	a.	IRS Transportation Standards, Ownership Costs	\$517.00
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$293.33
	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a. \$223.67
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. DO NOT ENTER AN AMOUNT LESS THAN ZERO.		
	a.	IRS Transportation Standards, Ownership Costs	\$200.00
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$0.00
	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a. \$200.00
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. DO NOT INCLUDE REAL ESTATE OR SALES TAXES.		\$826.58
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. DO NOT INCLUDE DISCRETIONARY AMOUNTS, SUCH AS VOLUNTARY 401(K) CONTRIBUTIONS.		\$93.81
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. DO NOT INCLUDE PREMIUMS FOR INSURANCE ON YOUR DEPENDENTS, FOR WHOLE LIFE OR FOR ANY OTHER FORM OF INSURANCE.		\$5.91
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. DO NOT INCLUDE PAYMENTS ON PAST DUE OBLIGATIONS INCLUDED IN LINE 44.		\$0.00
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.		\$0.00
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare--such as baby-sitting, day care, nursery and preschool. DO NOT INCLUDE OTHER EDUCATIONAL PAYMENTS.		\$0.00
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. DO NOT INCLUDE PAYMENTS FOR HEALTH INSURANCE OR HEALTH SAVINGS ACCOUNTS LISTED IN LINE 34.		\$605.00

B22A (Official Form 22A) (Chapter 7) (04/13)

32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service--such as pagers, call waiting, caller id, special long distance, or internet service--to the extent necessary for your health and welfare or that of your dependents. DO NOT INCLUDE ANY AMOUNT PREVIOUSLY DEDUCTED.	\$60.00									
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.	\$5,488.97									
Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 19-32											
34	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. <table border="1"> <tr> <td>a.</td> <td>Health Insurance</td> <td>\$318.08</td> </tr> <tr> <td>b.</td> <td>Disability Insurance</td> <td>\$18.86</td> </tr> <tr> <td>c.</td> <td>Health Savings Account</td> <td>\$0.00</td> </tr> </table> <p>Total and enter on Line 34</p> <p>IF YOU DO NOT ACTUALLY EXPEND THIS TOTAL AMOUNT, state your actual total average monthly expenditures in the space below:</p> <p>_____</p>	a.	Health Insurance	\$318.08	b.	Disability Insurance	\$18.86	c.	Health Savings Account	\$0.00	\$336.94
a.	Health Insurance	\$318.08									
b.	Disability Insurance	\$18.86									
c.	Health Savings Account	\$0.00									
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.	\$0.00									
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$0.00									
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.										
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$156.25* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST EXPLAIN WHY THE AMOUNT CLAIMED IS REASONABLE AND NECESSARY AND NOT ALREADY ACCOUNTED FOR IN THE IRS STANDARDS.	\$0.00									
39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.										
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	\$0.00									
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40.	\$336.94									

* Amount(s) are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B22A (Official Form 22A) (Chapter 7) (04/13)**Subpart C: Deductions for Debt Payment**

42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.				
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	
	a. Ally Financial	2012 Chevrolet Equinox	\$293.33	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no	
	b.			<input type="checkbox"/> yes <input type="checkbox"/> no	
	c.			<input type="checkbox"/> yes <input type="checkbox"/> no	
			Total: Add Lines a, b and c.		\$293.33
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.				
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount		
	a.				
	b.				
	c.				
			Total: Add Lines a, b and c		\$0.00
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. DO NOT INCLUDE CURRENT OBLIGATIONS, SUCH AS THOSE SET OUT IN LINE 28.				\$0.00
45	Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.				
	a.	Projected average monthly chapter 13 plan payment.	\$250.00		
	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	10 %		
	c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b		\$25.00
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.				\$318.33

Subpart D: Total Deductions from Income

47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.	\$6,144.24
----	--	-------------------

Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION

48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$5,940.54
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$6,144.24
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.	(\$203.70)
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	(\$12,222.00)

